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FAX COVER LETTER

November 14, 2003

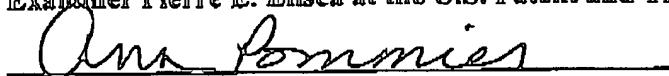
TO: Examiner Pierre E. Elisca
COMPANY: U.S. Patent and Trademark Office
PHONE: 703-305-3987
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FROM: Christopher R. Hilberg
DIRECT DIAL: 612.607.7386
EMAIL: Chilberg@Oppenheimer.com
RE: Serial No. 09/470,042
 Attorney Docket No. 60021-340001

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Serial No 09/470,042
 In reply to Office Action mailed August 20, 2003
 Page 1 of 10

Am dt 15/c
S.E.
11-18-03
PATENT**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the application of:

Cheah Wee Leong
 Ser. #: 09/470,042
 Filed: December 22, 1999
 For: AN ELECTRONIC MENU
 DOCUMENT CREATOR IN A
 VIRTUAL FINANCIAL
 ENVIRONMENT

Examiner: Elisca, Pierre E.
 Art Unit: 3621
 Atty. Docket #: 60021-340001
 (AND1P400)

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AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action dated August 20, 2003.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of
 this paper.

Remarks/Arguments begin on page 7 of this paper.